

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA

In re: VERNICE T CLAYTON	§	Case No. 18-bk-17164
	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

William C Miller, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 10/30/2018.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was dismissed on 10/01/2019.
- 6) Number of months from filing or conversion to last payment: 6.
- 7) Number of months case was pending: 14.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$25,000.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 8,075.00	
Less amount refunded to debtor(s)	\$ 2,467.30	
<b>NET RECEIPTS</b>		<b>\$ 5,607.70</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 4,994.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 613.70	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 5,607.70</b>
Attorney fees paid and disclosed by debtor(s):	\$ 6.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
DAVID OFFEN ESQUIRE	Lgl	5,000.00	NA	NA	4,994.00	0.00
AMERICAN CREDIT ACCEPTANCE	Sec	0.00	54,724.39	54,724.39	0.00	0.00
PHFA LOAN SERVICING DIVISION	Sec	0.00	1,526.54	1,526.54	0.00	0.00
PHEAA	Uns	0.00	4,790.15	4,790.15	0.00	0.00
PHEAA	Uns	0.00	5,360.47	5,360.47	0.00	0.00
PATIENT FIRST C/O RECEIVABLES	Uns	0.00	108.73	108.73	0.00	0.00
VARIUS HOLDINGS, LLC	Uns	0.00	167.44	167.44	0.00	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	957.90	957.90	0.00	0.00
PHFA LOAN SERVICING DIVISION	Sec	0.00	253,750.90	28,119.34	0.00	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	617.66	617.66	0.00	0.00
NAVIENT SOLUTIONS, LLC C/O THE	Uns	0.00	38,411.40	38,411.40	0.00	0.00
AES/PHEAA	Uns	5,345.00	NA	NA	0.00	0.00
AES/PHEAA	Uns	3,124.00	NA	NA	0.00	0.00
AES/PHEAA	Uns	1,666.00	NA	NA	0.00	0.00
AMERICAN HERITAGE FEDERAL	Uns	529.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Uns	958.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Uns	618.00	NA	NA	0.00	0.00
RECEIVABLE MANAGEMENT INC	Uns	106.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
RGS FINANCIAL	Uns	331.00	NA	NA	0.00	0.00
SOUTHWEST CREDIT SYSTEMS	Uns	190.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 29,645.88	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 54,724.39	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 84,370.27	\$ 0.00	\$ 0.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 0.00	\$ 0.00	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 50,413.75	\$ 0.00	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 5,607.70	
Disbursements to Creditors	\$ 0.00	
<b>TOTAL DISBURSEMENTS:</b>		\$ 5,607.70

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 01/15/2020

By: William C. Miller  
Chapter 13 Standing Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.